

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re patent application of:

Bansal, et al.

Atty. Docket No.: JP920010123US1

Serial No. 09/901,227

Group Art Unit: 3628

Filed: July 9, 2001

Examiner: Dass, Harish T.

For: **ONLINE E-COMMERCE TRANSACTIONS INCORPORATING EFFECTS OF UNCERTAINTY AND RISK FACTORS**

Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Sir,

Under the provisions of 37 CFR §1.97 through §1.99 and pursuant to applicants' duty of disclosure under 37 CFR §1.36, applicants respectfully bring the following documents, listed on the attached Form PTO-1449, to the attention of the Examiner in charge of the above-identified application. Copies of the listed documents are provided herewith for the convenience of the Examiner. This citation does not constitute an admission that the references are relevant or material to the claims. They are only cited as constituting related art of which the applicants are aware.

It is respectfully requested that the listed references be considered by the Examiner and formally made of record in this application.

Please charge any deficiencies in fees and credit any overpayment of fees to Attorney's Deposit Account No. (940441).

Respectfully submitted,



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Date: 11/11/07

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